

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF NORTH CAROLINA
DURHAM DIVISION**

In re:

William McKinley Marsh and Katie Lee Marsh
a/k/a William McKinnley Marsh, fdba Mack's Cleaning, Katie Harrington Marsh, Katie H. Marsh, Katie L. Katie, Katie Harrington Kelly, fdba KM Retailing

S.S. Nos.: xxx-xx-0069 and xxx-xx-8563
Mailing Address: 16321 Highway 15/501, Aberdeen, NC 28315-

Case No. 09-82262

Debtors.

NOTICE TO CREDITORS AND PROPOSED PLAN

The Debtors have filed for relief under Chapter 13 of the United States Bankruptcy Code on December 18, 2009.

The filing automatically stays collection and other actions against the Debtors, Debtors' property and certain co-debtors. If you attempt to collect a debt or take other action in violation of the bankruptcy stay, you may be penalized.

Official notice will be sent to creditors, which will provide the name and address of the Trustee, the date and time of the meeting of creditors, and the deadline for objecting to the plan. The official notice will include a proof of claim form.

A creditor must timely file a proof of claim with the Trustee in order to receive distributions under the plan. The Trustee will mail payments to the address provided on the proof of claim unless the creditor provides another address in writing for payments. If the claim is subsequently assigned or transferred, the Trustee will continue to remit payment to the original creditor until a formal notice of assignment or transfer is filed with the Court.

Attached is a copy of the Debtors' proposed Chapter 13 Plan consisting of 2 documents entitled: (1) Chapter 13 Plan and (2) Ch. 13 Plan - Debts Sheet (Middle). This is the same Plan that has already been filed with the Court.

Dated: January 8, 2010

LAW OFFICES OF JOHN T. ORCUTT, P.C.

/s John T. Orcutt

John T. Orcutt
N.C. State Bar No. 10212
Counsel for the Debtors
6616-203 Six Forks Rd.
Raleigh, N.C. 27615
Tel. No. (919) 847-9750

circular.wpt (rev. 5/17/09)

**CH. 13 PLAN - DEBTS SHEET
(MIDDLE DISTRICT - DESARDI VERSION)**

Date: **12/11/09**

Lastname-SS#: **Marsh-0069**

RETAIN COLLATERAL & PAY DIRECT OUTSIDE PLAN

Retain	Creditor Name	Sch D #	Description of Collateral	SURRENDER COLLATERAL	
				Creditor Name	Description of Collateral
	Aaron's		Contract	None	None
	Aaron's		Contract		

ARREARAGE CLAIMS

Retain	Creditor Name	Sch D #	Arrearage Amount	(See †)	REJECTED EXECUTORY CONTRACTS/LEASES	
					Creditor Name	Description of Collateral
	None			**	None	None
				**		
				**		
				**		
	None			**		
				**		
				**		
				**		

LID - DOT ON PRINCIPAL RESIDENCE & OTHER LONG TERM DEBTS

Recain	Creditor Name	Sch D #	Monthly Contract Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	None			N/A	n/a		
				N/A	n/a		
				N/A	n/a		
				N/A	n/a		

STD - SECURED DEBTS @ FMV

Retain	Creditor Name	Sch D #	FMV	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Capital One	1	\$5,467	6.00	\$55	\$116.38	2005 Chevrolet Cobalt
				6.00			
				6.00			
				6.00			

STD - SECURED DEBTS @ 100%

Retain	Creditor Name	Sch D #	Payoff Amount	Int. Rate	Adequate Protection	Minimum Equal Payment	Description of Collateral
	Drive Financial	2	\$16,701	6.00	\$57	\$355.52	2004 Mercury Mountaineer
				6.00			
				6.00			
				6.00			
				6.00			

ATTORNEY FEES (Unpaid part)

	Amount
Law Offices of John T. Orcutt, P.C.	\$2,600

SECURED TAXES

	Secured Amt
IRS Tax Liens	

Real Property Taxes on Retained Realty

	Amount
	\$3,383

UNSECURED PRIORITY DEBTS

	Amount
IRS Taxes	\$1,325

State Taxes

	Amount
Personal Property Taxes	\$68

Alimony or Child Support Arrearage

	Int. %	Payoff Amt
All Co-Sign Protect Debts (See*)		

GENERAL NON-PRIORITY UNSECURED

	Amount
DMI= None(\$0)	None(\$0)

Other Miscellaneous Provisions

Plan to allow for 3 "waivers".

PROPOSED CHAPTER 13 PLAN PAYMENT

\$	\$607	per month for	60	months, then
\$	N/A	per month for	N/A	months.

Adequate Protection Payment Period: **12.00** months.

Sch D # = The number of the secured debt as listed on Schedule D.

Adequate Protection = Monthly 'Adequate Protection' payment amt.

* May include up to 2 post-petition payments.

* Co-sign protect on all debts so designated on the filed schedules.

** = Greater of DMI x ACP or EAE (Page 4 of 4)

Ch13Plan_MD_(New_Desardi) (6/24/09) © John T. Orcutt

CERTIFICATE OF SERVICE

I, Charlene Free, the undersigned, certifies that a copy of the foregoing **NOTICE TO CREDITORS AND PROPOSED PLAN** was served by automatic electronic noticing upon the following Trustee:

Richard M. Hutson, II
Chapter 13 Trustee

and was also served by first class U.S. mail, postage prepaid, to the following parties at their respective addresses:

All the creditors set forth on the mailing matrix filing in this case.

/s Charlene Free

Charlene Free

<p>North Carolina Department of Revenue c/o NC Department of Justice Post Office Box 629 Raleigh, NC 27602-0629</p> <p>Employment Security Commission Attn: Benefit Payment Control Post Office Box 26504 Raleigh, NC 27611-6504</p> <p>Credit Bureau Post Office Box 26140 Greensboro, NC 27402</p> <p>NC Child Support Centralized Collections Post Office Box 900006 Raleigh, NC 27675-9006</p> <p>Equifax Information Systems LLC P.O. Box 740241 Atlanta, GA 30374-0241</p> <p>Experian P.O. Box 2002 Allen, TX 75013-2002</p> <p>Innovis Data Solutions Attn: Consumer Assistance P.O. Box 1534 Columbus, OH 43216-1534</p> <p>Trans Union Corporation P.O. Box 2000 Crum Lynne, PA 19022-2000</p> <p>ChexSystems Attn: Consumer Relations 7805 Hudson Road, Ste. 100 Woodbury, MN 55125</p>	<p>Internal Revenue Service (ED)** Post Office Box 21126 Philadelphia, PA 19114-0326</p> <p>US Attorney's Office (ED)** 310 New Bern Avenue Suite 800, Federal Building Raleigh, NC 27601-1461</p> <p>Aaron's 1373 Sand Hill Boulevard Aberdeen, NC 28315</p> <p>Absolute Collection Service 421 Fayetteville Street Mall Suite 600 Raleigh, NC 27601</p> <p>ACS Post Office Box 7051 Utica, NY 13504-7051</p> <p>ACT Post Office Box 8012 Canoga Park, CA 91309-8012</p> <p>Alliance One Receivables 1160 Centre Point Suite 1 Mendota Heights, MN 55120</p> <p>Allied Interstate 3000 Corporate Exchange Drive 5th Floor Columbus, OH 43231</p> <p>Associated Recovery Systems Post Office Box 469046 Escondido, CA 92046-9046</p>	<p>Associated Recovery Systems Post Office Box 1259 Oaks, PA 19456</p> <p>Badcock Home Furniture & more 1311 Town & Country Shopping C Aberdeen, NC 28315</p> <p>Bay Fin 1 Corporate Drive Suite 300 Wausau, WI 54401</p> <p>California Student Aid Post Office Box 419032 Rancho Cordova, CA 95741</p> <p>California Student Aid 3300 Zinfandel Drive Rancho Cordova, CA 95670-6043</p> <p>Capital One Auto Finance 3905 Dallas Parkway Plano, TX 75093</p> <p>Capital One Bank Post Office Box 85015 Richmond, VA 23285-5015</p> <p>Carolina Eye Associates 2170 Midland Road Southern Pines, NC 28387-2927</p> <p>Steven R. Carter, MD c/o First Point Collection Resource Post Office Box 26140 Greensboro, NC 27402-6140</p>
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Charlotte Radiology
c/o Stern & Associates
415 North Edgeworth Street
Suite 210
Greensboro, NC 27401

EdFund
Internal Collections Unit
Post Office Box 419045
Rancho Cordova, CA 95741-9045

Hoke County Tax Collector
Post Office Box 217
Raeford, NC 28376-0217

College Loan Corporation
501 Bleeker Street
Utica, NY 13501-2498

Educaid/Wachovia
1002 Arthur Drive
Lynn Haven, FL 32444

HSBC Bank
Post Office Box 5253
Carol Stream, IL 60197

Commercial Recovery Systems
Post Office Box 570909
Dallas, TX 75357-0909

Eye Surgery Center
c/o FirstPoint Collection Resources
Post Office Box 26140
Greensboro, NC 27402-6140

Internal Revenue Service
Post Office Box 21126
Philadelphia, PA 19114-0326

Credit One Bank
585 South Pilot Street
Las Vegas, NV 89119

Fifth Third Bank
One Riverfront Place
20 NW First Street
Evansville, IN 47708

JC Penney
Post Office Box 981402
El Paso, TX 79998

Doctors Vision Center
c/o Credit Bureau of Winston-Salem
Post Office Box 3136
Winston Salem, NC 27102-3136

First Health of the Carolinas
Post Office Box 3000
Pinehurst, NC 28374

Law Offices of John T. Orcutt
6616-203 Six Forks Road
Raleigh, NC 27615

Drive Financial
PO Box 562088
Dallas, TX 75247

First Health Richmond Memorial
c/o First Point Collection Resources
Post Office Box 26140
Greensboro, NC 27402-6140

Mitsubishi
1211 Semoran Boulevard
Suite 341
Casselberry, FL 32707

Drive Financial
PO Box 560284
Dallas, TX 75356-0284

First Point Collection Resources
Post Office Box 26140
Greensboro, NC 27402-6140

Moore County Tax Department
Post Office Box 428
Carthage, NC 28327-0428

EdFund
c/o General Revenue
Post Office Box 6138
Indianapolis, IN 46206-6138

GE Money Bank
Bankruptcy Dept.
Post Office Box 103104
Roswell, GA 30076-3104

National Student Loan Program
c/o NCO Financial
425017 East 7030475 (6806) 029.
New Berlin, WI 53151

EdFund
Post Default Services
Post Office Box 419033
Rancho Cordova, CA 95741-9033

General Revenue Corporation
11501 Northlake Drive
Cincinnati, OH 45249-1643

New World Media
Post Office Box 8969
Westbury, NY 11590-8969

North Carolina Department of Revenue c/o Reginald S. Hinton Post Office Box 25000 Raleigh, NC 27640-5000	Silvestry Chevrolet 1609 South Main Street Laurinburg, NC 28352	US Department of Education 400 Maryland Avenue, SW Washington, DC 20202
North Carolina Dept of Revenue Post Office Box 1168 Raleigh, NC 27602-1168	Stern and Associates, PA 415 North Edgeworth Street Suite #210 Greensboro, NC 27401	Wachovia Post Office Box 7057 Utica, NY 13504-7057
North Carolina Employment Security Commission Post Office Box 26504 Raleigh, NC 27611-6504	Suncom Wireless c/o Platinum 1245 South Main Street Suite 100 Grapevine, TX 76051	Wachovia Bank Mark J. McClelland Post Office Box 3099 Winston Salem, NC 27150
Pinehurst Medical Clinic c/o FirstPoint Collection Resources Post Office Box 26140 Greensboro, NC 27402-6140	University of Phoenix 4615 East Elwood Street Phoenix, AZ 85040	Wachovia Bank NA Post Office Box 50014 Roanoke, VA 24040-0014
Portfolio Recovery Associates c/o Sessions and Rogers Post Office Box 52508 Durham, NC 27717	US Attorney's Office Middle District Post Office Box 1858 Greensboro, NC 27502-1858	Wells Fargo 301 East 58th Street North Sioux Falls, SD 57104
Protect America c/o Anderson Crenshaw Associates 12801 North Central Expressway Suite 250 Dallas, TX 75243	US Attorney's Office (MD)** Middle District Post Office Box 1858 Greensboro, NC 27502-1858	Wells Fargo c/o CSA 3300 Zinfandel Drive Rancho Cordova, CA 95670
Regional Adjustment Bureau, Inc. Post Office Box 1022 Wixom, MI 48393-1022	US Department of Education Post Office Box 5202 Greenville, TX 75403-5202	Willcox, McFayden, Fields & Sutliff 112 East Edinborough Avenue Raeford, NC 28376
Sandhills Emergency Physicians Post Office Box 48305 Jacksonville, FL 32247-8305	US Department of Education Post Office Box 13328 Richmond, VA 23225-0328	World Omni Financial Corporation Post Office Box 991817 Mobile, AL 36691-1817
Santander 8585 Stemmons Fwy Suite 1100-N Dallas, TX 75247	US Department of Education Direct Loan Servicing Center Post Office Box 5609 Greenville, TX 75403-5609	